Serving Massachusetts, Maine, New York & New Hampshire Hours: Monday - Friday 9 am - 4 pm www.dgandl.com

100 Cummings Center, Suite 225D Beverly, Massachusetts 01915 TEL: (978) 921-2670 FAX: (978) 921-4870

April 26, 2021

VIA CERTIFICATE OF MAILING AND REGULAR MAIL

Eric Richmond a/k/a Eric H. Richmond 66 Back Meadow Road Nobleboro, ME 04555

Eric Richmond a/k/a Eric H. Richmond 227 4th Avenue Brooklyn, NY 11215

Eric Richmond a/k/a Eric H. Richmond P.O. Box 139 Nobleboro, ME 04555-0139

**Certified Article Number** 

9414 7266 9904 2150 8809 26

SENDER'S RECORD

**Certified Article Number** 

9414 7266 9904 2150 8809 19

SENDER'S RECORD

Certified Article Number

9414 7266 9904 2150 8809 02

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Re: Property Address:

66 Back Meadow Road, Nobleboro, ME 04555

Loan Number:

Payment Due Date:

February 1, 2012

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series NC 2005-HE8, Asset Backed Pass-Through Certificates, Series NC 2005-HE8 and the Owner/Investor, U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series NC 2005-HE8, Asset Backed Pass-Through Certificates, Series NC 2005-HE8 pursuant to the terms of the subject Note,

**EXHIBIT** 

Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of New Century Mortgage Corporation its successors and assigns (if MERs) dated August 9, 2005 and recorded in the Lincoln County Registry of Deeds in Book 3547, Page 230. This firm is relying on information provided by the Servicer. If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Payments \$179,636.74

Late Charges \$256.84

Unapplied Balance -\$109.08

TOTAL TO CURE DEFAULT: \$179,784.50

A portion of the amount due is reasonable interest in the amount of \$109,313.50.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within 35 days of receipt of this notice by sending payment in the amount of \$179,784.50 in the form of certified and/or cashier's check(s) and/or money order(s) in full to: Select Portfolio Servicing, Inc., Payment Processing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119. Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank National Association, as trustee, on behalf of the holders of

the Asset Backed Securities Corporation Home Equity Loan Trust, Series NC 2005-HE8, Asset Backed Pass-Through Certificates, Series NC 2005-HE8, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series NC 2005-HE8, Asset Backed Pass-Through Certificates, Series NC 2005-HE8 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc. Loss Mitigation Department/Loan Resolution 3217 S. Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032

#### NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours, Select Portfolio Servicing, Inc. U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series NC 2005-HE8, Asset Backed Pass-Through Certificates, Series NC 2005-HE8

by its attorney

John A. Doonan, Esq. Reneau J. Longoria, Esq.

JAD/RJL/MNK

cc: Client

Bureau of Consumer Credit Protection Attachment: HUD Approved Housing Counseling Agencies 4002.67 This listing is current as of 12/17/2019.

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Agencies located in MAINE
      Agency Name: MAINE STATE HOUSING AUTHORITY
              Phone: 207-626-4670
            Toll Free: 800-452-4668
                Fax: 207-626-4678
              Emall: mdrost@mainehousing.org
            Address: 353 Water Street
                     AUGUSTA, Maine 04330-4665
Counseling Services: - Pre-purchase Counseling
                     - Rental Housing Counseling
         Languages: - English
          Affiliation:
            Website: www.mainehousing.org
          Agency ID: 81227
       Agency Name: MAINE STATE HOUSING AUTHORITY
              Phone: 207-626-4670
            Toll Free:
                Fax:
               Email: mdrost@mainehousing.org
            Address: 353 Water St
                     Augusta, Maine 04330-6113
Counseling Services: - Pre-purchase Counseling
                      - Rental Housing Counseling
         Languages: - English
          Affiliation: MAINE STATE HOUSING AUTHORITY
            Website: http://www.mainehousing.org
          Agency ID: 84456
       Agency Name: PENQUIS COMMUNITY ACTION PROGRAM Phone: 207-974-2403
            Toll Free: 888-424-0151
                Fax: 207-973-3699
               Email: hmassow@penquis.org
            Address: 262 Harlow Street
                      BANGOR, Maine 04401-4952
Counseling Services: - Financial, Budgeting, and Credit Workshops
                      - Mortgage Delinquency and Default Resolution Counseling
                      - Pre-purchase Counseling
                      - Pre-purchase Homebuyer Education Workshops
          Languages: - English
           Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
            Website: http://www.penquls.org
          Agency ID: 81649
       Agency Name: MIDCOAST MAINE COMMUNITY ACTION
              Phone: 207-442-7963-0114
            Toll Free: 800-221-2221
                Fax: 207-442-0122
               Email: theresa.dow@mmcacorp.org
            Address: 34 Wing Farm Pkwy
                      Bath, Maine 04530-1515
 Counseling Services: - Financial Management/Budget Counseling
                      - Rental Housing Counseling
                      - Services for Homeless Counseling
          Languages: - English
                      - Spanish
           Affiliation:
            Website: http://midcoastmainecommunityaction.org
          Agency ID: 80502
       Agency Name: COASTAL ENTERPRISES, INCORPORATED
              Phone: 207-504-5900
            Toll Free: 877-340-2649
                 Fax:
               Email: jason.thomas@ceimaine.org
            Address: 30 Federal Street
                      Suite 100
                      BRUNSWICK, Maine 04011-1510
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Counseling Services: - Fair Housing Pre-Purchase Education Workshops
                     - Financial Management/Budget Counseling
                     - Home Improvement and Rehabilitation Counseling
                     - Mortgage Delinquency and Default Resolution Counseling
                     - Non-Delinquency Post Purchase Workshops
                     - Pre-purchase Counseling
                     - Pre-purchase Homebuyer Education Workshops
                     - Predatory Lending Education Workshops
                     - Rental Housing Counseling
                     - Reverse Mortgage Counseling
                      - Services for Homeless Counseling
         Languages: - English
                      Spanish
          Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
            Website: http://www.ceimaine.org
         Agency ID: 80985
      Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION
             Phone: 207-866-6545
           Toll Free:
                Fax: 207-866-6553
              Email: accounting@fourdirectionsmalne.org
            Address: 20 Godfrey Drive
                     ORONO, Maine 04473-3610
Counseling Services: - Financial Management/Budget Counseling
                     - Financial, Budgeting, and Credit Workshops
                     - Home Improvement and Rehabilitation Counseling
                     - Non-Delinquency Post Purchase Workshops
                     - Pre-purchase Counseling
                     - Pre-purchase Homebuyer Education Workshops
         Languages: - English
          Affiliation: MAINE STATE HOUSING AUTHORITY
            Website: www.fourdirectionsmaine.org
         Agency ID: 83879
      Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
              Phone: 207-553-7780-3347
           Toll Free: 800-339-6516
                Fax: 207-553-7778
              Email: ndigeronimo@avestahousing.org
            Address: 307 Cumberland Avenue
                     PORTLAND, Maine 04101-4920
Counseling Services: - Financial Management/Budget Counseling
                      - Home Improvement and Rehabilitation Counseling
                      - Mortgage Delinquency and Default Resolution Counseling
                      - Non-Delinquency Post Purchase Workshops
                      - Pre-purchase Counseling
                     - Pre-purchase Homebuyer Education Workshops
                      - Rental Housing Counseling
                      - Rental Housing Workshops
         Languages: - English
          Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
            website: www.avestahousing.org
          Agency ID: 81144
      Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
              Phone: 866-232-9080
            Toll Free: 866-232-9080
                 Fax: 866-921-5129
               Email: counselinginfo@moneymanagement.org
            Address: 477 Congress St
                      5th Floor
                      PORTLAND, Maine 04101-3427
Counseling Services: - Financial Management/Budget Counseling
                      - Mortgage Delinquency and Default Resolution Counseling
                      - Non-Delinquency Post Purchase Workshops
                      - Pre-purchase Counseling
                      - Pre-purchase Homebuyer Education Workshops
                      - Rental Housing Counseling
         Languages: - English
                      - Spanish
          Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.
            Website: http://www.moneymanagement.org
          Agency ID: 82632
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Agency Name: PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY
             Phone: 207-797-7890
           Toll Free:
                Fax:
              Email: crwaganje@prosperityme.org
           Address: 62 Elm St Ste 2
                     Portland, Maine 04101-3092
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
                     - Financial Management/Budget Counseling
                     - Financial, Budgeting, and Credit Workshops
                     - Pre-purchase Counseling
                     - Pre-purchase Homebuyer Education Workshops
                     - Rental Housing Counseling
         Languages: - English
                     - French
                     - Other
                      - Swahili
          Affiliation: MAINE STATE HOUSING AUTHORITY
            Website: http://prosperityme.org/
          Agency ID: 80649
      Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
             Phone: 207-764-3721
           Toll Free:
                Fax:
              Email: N/A
            Address: 771 Main St
                     Presque Isle, Maine 04769-2201
Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
                     - Pre-purchase Counseling
                     - Pre-purchase Homebuyer Education Workshops
         Languages: - English
          Affiliation: MAINE STATE HOUSING AUTHORITY
            Website: http://www.acap-me.org
          Agency ID: 83641
      Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
              Phone: 207-459-2903
           Toll Free:
                Fax: 207-490-5026
              Emall: Meaghan.Arzberger@yccac.org
            Address: 6 Spruce Street
                     SANFORD, Maine 04073-2917
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
                     - Financial Management/Budget Counseling
                     - Home Improvement and Rehabilitation Counseling
                     - Mortgage Delinquency and Default Resolution Counseling
                     - Non-Delinquency Post Purchase Workshops
                     - Pre-purchase Counseling
                     - Pre-purchase Homebuyer Education Workshops
                     - Predatory Lending Education Workshops
                     - Rental Housing Counseling

    Services for Homeless Counseling

         Languages: - English
          Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
            Website: http://www.yccac.org
          Agency ID: 81150
      Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
              Phone: 207-333-6419
           Toll Free:
                Fax: 207-795-4069
               Email: homequest@community-concepts.org
            Address: 17 Market Sq
                     South Paris, Malne 04281-1533
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
                     - Financial Management/Budget Counseling
                     - Mortgage Delinquency and Default Resolution Counseling
                     - Pre-purchase Counseling
                     - Pre-purchase Homebuyer Education Workshops
         Languages: - English
          Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
            Website: www.community-concepts.org
          Agency ID: 81580
```

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 800-542-8227 Toll Free:

Toll Free:
 Fax:
 Email: N/A
 Address: 97 Water St
 Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English
 Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
 Website: http://www.kvcap.org
 Agency ID: 81685







### **Matthew Kelly**

From:	Nobody <nobody@informe.org></nobody@informe.org>
Sent:	Thursday, April 29, 2021 10:57 AM
_	N. A. 11 12 11

**To:** Matthew Kelly

**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Mortgage Information

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Company providing the notice:Doonan Graves & Longoria, LLC Owner of the mortgage:U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series NC 2005-HE8, Asset Backed Pass-Through Certificates, Series NC 2005-HE8 What term best describes the owner of the mortgage?:Private mortgage lender Filer's Email Address:mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.

Loss Mitigation Department/Loan Resolution 3217 S. Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032

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**Consumer Information** 

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Consumer First name: Eric

Consumer Middle Initial/Middle Name:

Consumer Last name: Richmond a/k/a Eric H. Richmond Consumer Suffix:

Property Address line 1:66 Back Meadow Road Property Address line 2:

Property Address line 3:

Property Address City/Town:Nobleboro

**Property Address State:** 

Property Address zip code:04555 Property Address County:Lincoln

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**Notification Details** 

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Date notice was mailed:4/26/2021

Amount needed to cure the default:179784.50 Consumer Address line 1:66 Back Meadow Road Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:Nobleboro

Consumer Address State:ME

Consumer Address zip code:04555

### **Matthew Kelly**

From:	Nobody <nobody@informe.org></nobody@informe.org>
Sent:	Thursday, April 29, 2021 10:59 AM

**To:** Matthew Kelly

**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Mortgage Information

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Company providing the notice:Doonan Graves & Longoria, LLC Owner of the mortgage:U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series NC 2005-HE8, Asset Backed Pass-Through Certificates, Series NC 2005-HE8 What term best describes the owner of the mortgage?:Private mortgage lender Filer's Email Address:mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.

Loss Mitigation Department/Loan Resolution 3217 S. Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032

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**Consumer Information** 

----

Consumer First name: Eric

Consumer Middle Initial/Middle Name:

Consumer Last name:Richmond a/k/a Eric H. Richmond Consumer Suffix:

Property Address line 1:66 Back Meadow Road Property Address line 2:

Property Address line 3:

Property Address City/Town:Nobleboro

**Property Address State:** 

Property Address zip code:04555 Property Address County:Lincoln

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**Notification Details** 

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Date notice was mailed:4/26/2021

Amount needed to cure the default:179636.74 Consumer Address line 1:227 4th Avenue Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:Brooklyn

Consumer Address State:NY

Consumer Address zip code:11215

### **Matthew Kelly**

From:	Nobody <nobody@informe.org></nobody@informe.org>
Sent:	Thursday, April 29, 2021 11:01 AM

**To:** Matthew Kelly

**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Mortgage Information

----

Company providing the notice:Doonan Graves & Longoria, LLC Owner of the mortgage:U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series NC 2005-HE8, Asset Backed Pass-Through Certificates, Series NC 2005-HE8 What term best describes the owner of the mortgage?:Private mortgage lender Filer's Email Address:mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.

Loss Mitigation Department/Loan Resolution 3217 S. Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032

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**Consumer Information** 

----

Consumer First name: Eric

Consumer Middle Initial/Middle Name:

Consumer Last name:Richmond a/k/a Eric H. Richmond Consumer Suffix:

Property Address line 1:66 Back Meadow Road Property Address line 2:

Property Address line 3:

Property Address City/Town:Nobleboro

**Property Address State:** 

Property Address zip code:04555 Property Address County:Lincoln

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**Notification Details** 

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Date notice was mailed:4/26/2021

Amount needed to cure the default:179784.50 Consumer Address line 1:P.O. Box 139 Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:Nobleboro

Consumer Address State:ME

Consumer Address zip code:04555

Beverly, Massachusetts 01915 100 Cummings Center





2nd NOTICE 54 RETURNED\_ 1st NOTICE \_

Nobleboro, ME 04555-0139 Eric Richmond a/k/a Eric C. Richmond

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Beverly, Massachusetts 01915

100 Cummings Center

ATTORNEYS AT LAW

DOONAN, GRAVES & LONGORI



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US POSTAGE FIRST-CLASS 062S0011238745 FROM 01970

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\$7.050

66 Back Meadow Road Eric Richmond a/k/a Eric C. Richmond Nobleboro, ME 04555

LH

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## **USPS Tracking®**

FAQs >

### Track Another Package +

Tracking Number: 9414726699042150880919

Remove X

Your item was delivered to an individual at the address at 11:47 am on April 29, 2021 in BROOKLYN, NY 11215.

### **⊘** Delivered, Left with Individual

April 29, 2021 at 11:47 am BROOKLYN, NY 11215

Feedbac

### Get Updates ✓

### **Text & Email Updates**

V

### **Tracking History**



April 29, 2021, 11:47 am

Delivered, Left with Individual BROOKLYN, NY 11215

Your item was delivered to an individual at the address at 11:47 am on April 29, 2021 in BROOKLYN, NY 11215.

April 28, 2021, 12:25 pm

Forward Expired BROOKLYN, NY 11215

# April 27, 2021, 5:10 pm Departed USPS Regional Facility BROOKLYN NY DISTRIBUTION CENTER

April 27, 2021, 11:12 am

Arrived at USPS Regional Facility
BROOKLYN NY DISTRIBUTION CENTER

April 27, 2021, 12:51 am

Departed USPS Regional Facility
BOSTON MA DISTRIBUTION CENTER

April 27, 2021, 12:23 am

Arrived at USPS Regional Facility
BOSTON MA DISTRIBUTION CENTER

### **Product Information**



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See Less ∧

### Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

**FAQs**